

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justine Marie Keefer
Debtor

Case No. 18-02518-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 10, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db	Justine Marie Keefer, 2709 W Main St, Hegins, PA 17938-8904
5072794	Barclays Bank Delaware Juniper, c/o Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
5072795	Barry L Keefer III, 2709 W Main St, Hegins, PA 17938-8904
5095624	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
5072796	Brenda L Griffiths Zechman Tax Collector, 492 Fearnot Rd, Sacramento, PA 17968-9548
5165107	Brian K. Zellner Esquire, Hynum Law, 2608 North Third Street, Harrisburg PA 17110-2003
5072792	James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007
5072802	KML Law Group PC, BNY Mellon Independence Ctr, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5072791	Keefer Justine Marie, 2709 W Main St, Hegins, PA 17938-8904
5072803	Lending Club, c/o JH Portfolio Credit Control, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
5072804	M&T Bank, PO Box 62986, Baltimore, MD 21264-2986
5072805	+ Merchants & Medical Credit Corp, 6324 Taylor Dr, Flint, MI 48507-4685
5235576	+ New City Funding Corp., Brian K. Zellner, Esquire, P.O. Box 5620, Harrisburg, PA 17110-0620
5165106	+ New City Funding Group, 146 S Liberty Dr #11B, Stony Point NY 10980-2454
5072807	# Raymour & Flannigan, PO Box 731, Mahwah, NJ 07430-0731
5072808	Schuylkill County Tax Claim Bureau, 401 N 2nd St, Pottsville, PA 17901-1756
5093968	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: collections@cacfcu.org	Dec 10 2021 18:46:00	CACL Federal Credit Union, 1800 West Market Street, Pottsville, PA 17901-2002
cr	+ EDI: PRA.COM	Dec 10 2021 23:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5094350	+ EDI: CINGMIDLAND.COM	Dec 10 2021 23:48:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5072793	Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2021 18:47:32	Avant - Sherman Originator, c/o Resurgent Cap Serv, PO Box 10497, Greenville, SC 29603-0497
5138289	+ EDI: LCIBAYLN	Dec 10 2021 23:48:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
5138290	+ EDI: LCIBAYLN	Dec 10 2021 23:48:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

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5072797	Email/Text: collections@cacfcu.org	Dec 10 2021 18:46:00	CACL Federal Credit Union, 1800 W Market St, Pottsville, PA 17901-2002
5072798	Email/Text: PBNCNotifications@peritussservices.com	Dec 10 2021 18:46:00	Capital One NA Kohls, PO Box 3115, Milwaukee, WI 53201-3115
5096719	EDI: BL-BECKET.COM	Dec 10 2021 23:48:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5368274	+ EDI: LCIBAYLN	Dec 10 2021 23:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5368273	+ EDI: LCIBAYLN	Dec 10 2021 23:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5072799	EDI: MID8.COM	Dec 10 2021 23:48:00	Credit One Bank, c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
5072800	+ EDI: BLUESTEM	Dec 10 2021 23:48:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5072801	EDI: CCS.COM	Dec 10 2021 23:48:00	Frontier Communications, c/o Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
5087511	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2021 18:47:33	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5087512	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2021 18:47:26	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5096656	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2021 18:47:26	LVNV Funding, LLC its successors and assigns as, assignee of Avant Loans Funding Grantor, Trust 2017-A, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5091673	+ EDI: MID8.COM	Dec 10 2021 23:48:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5426208	EDI: PRA.COM	Dec 10 2021 23:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5426209	EDI: PRA.COM	Dec 10 2021 23:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5097057	EDI: PRA.COM	Dec 10 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5073554	+ EDI: RECOVERYCORP.COM	Dec 10 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5072806	EDI: PRA.COM	Dec 10 2021 23:48:00	Portfolio Recovery Assn, PO Box 12914, Norfolk, VA 23541-0914
5072809	EDI: RMSC.COM	Dec 10 2021 23:48:00	Synchrony Bank Wal Mart, PO Box 965064, Orlando, FL 32896-5064
5092362	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 10 2021 18:46:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5094925	EDI: AIS.COM	Dec 10 2021 23:48:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5165105	##	Car Lotta Car Sales, 1338 N Church Street, Hazelton PA 18202-9367

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
James P Sheppard	on behalf of Debtor 1 Justine Marie Keefer jamespsheppard@comcast.net dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
Richard J Wiest	on behalf of Creditor CACL Federal Credit Union rwiest@wfjlaw.net electronicfilings@comcast.net;gdeitch@wfjlaw.net;jmajestic@wfjlaw.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Justine Marie Keefer	Social Security number or ITIN	xxx-xx-5227
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:18-bk-02518-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justine Marie Keefer
aka Justine M. Keefer

12/10/21**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: RyanEshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.